Industry Canada
Office of the Superintendent of Bankruptcy Canada

Industrie Canada
Bureau du surintendant des faillites Canada

Insolvency Statistics in Canada

Fourth Quarter of 2015

Canada

OSB • BSF

Protecting the Integrity of the Insolvency System

Protéger l'intégrité du système d'insolvabilité

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Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm.

Economic Region (ER): Standard geographical units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm.

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
Newfoundland and Labrador	**472**	**467**	**374**	**1.1**	**26.2**	**1,849**	**1,575**	**17.4**
Bankruptcies	356	400	312	-11.0	14.1	1,519	1,375	10.5
Proposals	116	67	62	73.1	87.1	330	200	65.0
Prince Edward Island	**219**	**198**	**167**	**10.6**	**31.1**	**822**	**739**	**11.2**
Bankruptcies	145	126	106	15.1	36.8	531	515	3.1
Proposals	74	72	61	2.8	21.3	291	224	29.9
Nova Scotia	**1,364**	**1,312**	**1,302**	**4.0**	**4.8**	**5,325**	**5,304**	**0.4**
Bankruptcies	953	914	956	4.3	-0.3	3,717	3,778	-1.6
Proposals	411	398	346	3.3	18.8	1,608	1,526	5.4
New Brunswick	**1,034**	**1,198**	**1,107**	**-13.7**	**-6.6**	**4,411**	**4,395**	**0.4**
Bankruptcies	672	787	786	-14.6	-14.5	2,873	3,089	-7.0
Proposals	362	411	321	-11.9	12.8	1,538	1,306	17.8
Quebec	**11,191**	**11,101**	**11,210**	**0.8**	**-0.2**	**45,942**	**43,891**	**4.7**
Bankruptcies	6,430	6,434	6,546	-0.1	-1.8	26,223	26,137	0.3
Proposals	4,761	4,667	4,664	2.0	2.1	19,719	17,754	11.1
Ontario	**10,180**	**9,852**	**10,274**	**3.3**	**-0.9**	**41,076**	**42,198**	**-2.7**
Bankruptcies	4,673	4,498	4,999	3.9	-6.5	18,842	20,069	-6.1
Proposals	5,507	5,354	5,275	2.9	4.4	22,234	22,129	0.5
Manitoba	**561**	**539**	**510**	**4.1**	**10.0**	**2,136**	**1,948**	**9.7**
Bankruptcies	312	318	336	-1.9	-7.1	1,290	1,248	3.4
Proposals	249	221	174	12.7	43.1	846	700	20.9
Saskatchewan	**615**	**599**	**482**	**2.7**	**27.6**	**2,317**	**2,062**	**12.4**
Bankruptcies	353	307	269	15.0	31.2	1,240	1,182	4.9
Proposals	262	292	213	-10.3	23.0	1,077	880	22.4
Alberta	**2,672**	**2,508**	**2,047**	**6.5**	**30.5**	**9,944**	**8,422**	**18.1**
Bankruptcies	1,140	1,085	926	5.1	23.1	4,375	3,964	10.4
Proposals	1,532	1,423	1,121	7.7	36.7	5,569	4,458	24.9
British Columbia	**2,844**	**2,959**	**2,805**	**-3.9**	**1.4**	**11,802**	**11,639**	**1.4**
Bankruptcies	1,340	1,417	1,474	-5.4	-9.1	5,837	6,545	-10.8
Proposals	1,504	1,542	1,331	-2.5	13.0	5,965	5,094	17.1
Northwest Territories	**23**	**11**	**16**	**109.1**	**43.8**	**52**	**49**	**6.1**
Bankruptcies	13	5	10	160.0	30.0	28	26	7.7
Proposals	10	6	6	66.7	66.7	24	23	4.3
Yukon	**5**	**13**	**9**	**-61.5**	**-44.4**	**35**	**40**	**-12.5**
Bankruptcies	2	8	2	-75.0	0.0	18	22	-18.2
Proposals	3	5	7	-40.0	-57.1	17	18	-5.6
Nunavut	**3**	**0**	**3**	**--**	**0.0**	**5**	**7**	**-28.6**
Bankruptcies	1	0	3	--	-66.7	2	5	-60.0
Proposals	2	0	0	--	--	3	2	50.0
Canada	**31,183**	**30,757**	**30,306**	**1.4**	**2.9**	**125,716**	**122,269**	**2.8**
Bankruptcies	**16,390**	**16,299**	**16,725**	**0.6**	**-2.0**	**66,495**	**67,955**	**-2.1**
Proposals	**14,793**	**14,458**	**13,581**	**2.3**	**8.9**	**59,221**	**54,314**	**9.0**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
Newfoundland and Labrador	**465**	**459**	**362**	**1.3**	**28.5**	**1,822**	**1,545**	**17.9**
Bankruptcies	351	394	300	-10.9	17.0	1,498	1,348	11.1
Proposals	114	65	62	75.4	83.9	324	197	64.5
Prince Edward Island	**216**	**195**	**163**	**10.8**	**32.5**	**806**	**721**	**11.8**
Bankruptcies	142	124	102	14.5	39.2	519	502	3.4
Proposals	74	71	61	4.2	21.3	287	219	31.1
Nova Scotia	**1,347**	**1,291**	**1,284**	**4.3**	**4.9**	**5,232**	**5,227**	**0.1**
Bankruptcies	937	896	942	4.6	-0.5	3,648	3,726	-2.1
Proposals	410	395	342	3.8	19.9	1,584	1,501	5.5
New Brunswick	**1,013**	**1,176**	**1,081**	**-13.9**	**-6.3**	**4,331**	**4,308**	**0.5**
Bankruptcies	652	770	766	-15.3	-14.9	2,814	3,021	-6.9
Proposals	361	406	315	-11.1	14.6	1,517	1,287	17.9
Quebec	**10,610**	**10,630**	**10,555**	**-0.2**	**0.5**	**43,705**	**41,554**	**5.2**
Bankruptcies	5,983	6,078	6,107	-1.6	-2.0	24,539	24,447	0.4
Proposals	4,627	4,552	4,448	1.6	4.0	19,166	17,107	12.0
Ontario	**9,925**	**9,577**	**9,981**	**3.6**	**-0.6**	**39,935**	**41,108**	**-2.9**
Bankruptcies	4,471	4,283	4,774	4.4	-6.3	17,958	19,234	-6.6
Proposals	5,454	5,294	5,207	3.0	4.7	21,977	21,874	0.5
Manitoba	**550**	**526**	**497**	**4.6**	**10.7**	**2,098**	**1,891**	**10.9**
Bankruptcies	303	310	325	-2.3	-6.8	1,264	1,200	5.3
Proposals	247	216	172	14.4	43.6	834	691	20.7
Saskatchewan	**584**	**557**	**462**	**4.8**	**26.4**	**2,198**	**1,938**	**13.4**
Bankruptcies	330	276	254	19.6	29.9	1,155	1,105	4.5
Proposals	254	281	208	-9.6	22.1	1,043	833	25.2
Alberta	**2,643**	**2,477**	**2,008**	**6.7**	**31.6**	**9,810**	**8,281**	**18.5**
Bankruptcies	1,117	1,067	893	4.7	25.1	4,280	3,859	10.9
Proposals	1,526	1,410	1,115	8.2	36.9	5,530	4,422	25.1
British Columbia	**2,768**	**2,909**	**2,755**	**-4.8**	**0.5**	**11,580**	**11,383**	**1.7**
Bankruptcies	1,293	1,375	1,434	-6.0	-9.8	5,683	6,345	-10.4
Proposals	1,475	1,534	1,321	-3.8	11.7	5,897	5,038	17.1
Northwest Territories	**23**	**11**	**16**	**109.1**	**43.8**	**52**	**49**	**6.1**
Bankruptcies	13	5	10	160.0	30.0	28	26	7.7
Proposals	10	6	6	66.7	66.7	24	23	4.3
Yukon	**5**	**13**	**8**	**-61.5**	**-37.5**	**35**	**39**	**-10.3**
Bankruptcies	2	8	2	-75.0	0.0	18	22	-18.2
Proposals	3	5	6	-40.0	-50.0	17	17	0.0
Nunavut	**3**	**0**	**2**	**--**	**50.0**	**5**	**6**	**-16.7**
Bankruptcies	1	0	2	--	-50.0	2	4	-50.0
Proposals	2	0	0	--	--	3	2	50.0
Canada	**30,152**	**29,821**	**29,174**	**1.1**	**3.4**	**121,609**	**118,050**	**3.0**
Bankruptcies	**15,595**	**15,586**	**15,911**	**0.1**	**-2.0**	**63,406**	**64,839**	**-2.2**
Proposals	**14,557**	**14,235**	**13,263**	**2.3**	**9.8**	**58,203**	**53,211**	**9.4**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
Newfoundland and Labrador	**7**	**8**	**12**	**-12.5**	**-41.7**	**27**	**30**	**-10.0**
Bankruptcies	5	6	12	-16.7	-58.3	21	27	-22.2
Proposals	2	2	0	0.0	--	6	3	100.0
Prince Edward Island	**3**	**3**	**4**	**0.0**	**-25.0**	**16**	**18**	**-11.1**
Bankruptcies	3	2	4	50.0	-25.0	12	13	-7.7
Proposals	0	1	0	-100.0	--	4	5	-20.0
Nova Scotia	**17**	**21**	**18**	**-19.0**	**-5.6**	**93**	**77**	**20.8**
Bankruptcies	16	18	14	-11.1	14.3	69	52	32.7
Proposals	1	3	4	-66.7	-75.0	24	25	-4.0
New Brunswick	**21**	**22**	**26**	**-4.5**	**-19.2**	**80**	**87**	**-8.0**
Bankruptcies	20	17	20	17.6	0.0	59	68	-13.2
Proposals	1	5	6	-80.0	-83.3	21	19	10.5
Quebec	**581**	**471**	**655**	**23.4**	**-11.3**	**2,237**	**2,337**	**-4.3**
Bankruptcies	447	356	439	25.6	1.8	1,684	1,690	-0.4
Proposals	134	115	216	16.5	-38.0	553	647	-14.5
Ontario	**255**	**275**	**293**	**-7.3**	**-13.0**	**1,141**	**1,090**	**4.7**
Bankruptcies	202	215	225	-6.0	-10.2	884	835	5.9
Proposals	53	60	68	-11.7	-22.1	257	255	0.8
Manitoba	**11**	**13**	**13**	**-15.4**	**-15.4**	**38**	**57**	**-33.3**
Bankruptcies	9	8	11	12.5	-18.2	26	48	-45.8
Proposals	2	5	2	-60.0	0.0	12	9	33.3
Saskatchewan	**31**	**42**	**20**	**-26.2**	**55.0**	**119**	**124**	**-4.0**
Bankruptcies	23	31	15	-25.8	53.3	85	77	10.4
Proposals	8	11	5	-27.3	60.0	34	47	-27.7
Alberta	**29**	**31**	**39**	**-6.5**	**-25.6**	**134**	**141**	**-5.0**
Bankruptcies	23	18	33	27.8	-30.3	95	105	-9.5
Proposals	6	13	6	-53.8	0.0	39	36	8.3
British Columbia	**76**	**50**	**50**	**52.0**	**52.0**	**222**	**256**	**-13.3**
Bankruptcies	47	42	40	11.9	17.5	154	200	-23.0
Proposals	29	8	10	262.5	190.0	68	56	21.4
Northwest Territories	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	**0**	**0**	**1**	**--**	**-100.0**	**0**	**1**	**-100.0**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	1	--	-100.0	0	1	-100.0
Nunavut	**0**	**0**	**1**	**--**	**-100.0**	**0**	**1**	**-100.0**
Bankruptcies	0	0	1	--	-100.0	0	1	-100.0
Proposals	0	0	0	--	--	0	0	--
Canada	**1,031**	**936**	**1,132**	**10.1**	**-8.9**	**4,107**	**4,219**	**-2.7**
Bankruptcies	**795**	**713**	**814**	**11.5**	**-2.3**	**3,089**	**3,116**	**-0.9**
Proposals	**236**	**223**	**318**	**5.8**	**-25.8**	**1,018**	**1,103**	**-7.7**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
Agriculture, Forestry, Fishing and Hunting	**16**	**22**	**18**	**-27.3**	**-11.1**	**84**	**88**	**-4.5**
Bankruptcies	13	11	13	18.2	0.0	43	60	-28.3
Proposals	3	11	5	-72.7	-40.0	41	28	46.4
Mining and Oil and Gas Extraction	**14**	**9**	**7**	**55.6**	**100.0**	**44**	**40**	**10.0**
Bankruptcies	11	6	4	83.3	175.0	31	20	55.0
Proposals	3	3	3	0.0	0.0	13	20	-35.0
Utilities	**2**	**6**	**2**	**-66.7**	**0.0**	**13**	**13**	**0.0**
Bankruptcies	1	4	0	-75.0	--	10	9	11.1
Proposals	1	2	2	-50.0	-50.0	3	4	-25.0
Construction	**194**	**175**	**171**	**10.9**	**13.5**	**775**	**719**	**7.8**
Bankruptcies	150	133	122	12.8	23.0	572	530	7.9
Proposals	44	42	49	4.8	-10.2	203	189	7.4
Manufacturing	**102**	**83**	**102**	**22.9**	**0.0**	**380**	**386**	**-1.6**
Bankruptcies	74	63	70	17.5	5.7	267	276	-3.3
Proposals	28	20	32	40.0	-12.5	113	110	2.7
Wholesale Trade	**48**	**45**	**58**	**6.7**	**-17.2**	**208**	**226**	**-8.0**
Bankruptcies	37	34	40	8.8	-7.5	154	155	-0.6
Proposals	11	11	18	0.0	-38.9	54	71	-23.9
Retail Trade	**129**	**120**	**125**	**7.5**	**3.2**	**502**	**498**	**0.8**
Bankruptcies	96	98	94	-2.0	2.1	385	376	2.4
Proposals	33	22	31	50.0	6.5	117	122	-4.1
Transportation and Warehousing	**53**	**43**	**94**	**23.3**	**-43.6**	**219**	**273**	**-19.8**
Bankruptcies	41	31	45	32.3	-8.9	159	185	-14.1
Proposals	12	12	49	0.0	-75.5	60	88	-31.8
Information and Cultural Industries	**22**	**12**	**24**	**83.3**	**-8.3**	**72**	**71**	**1.4**
Bankruptcies	19	10	16	90.0	18.8	54	50	8.0
Proposals	3	2	8	50.0	-62.5	18	21	-14.3
Finance and Insurance	**17**	**13**	**25**	**30.8**	**-32.0**	**74**	**80**	**-7.5**
Bankruptcies	16	9	22	77.8	-27.3	55	64	-14.1
Proposals	1	4	3	-75.0	-66.7	19	16	18.8
Real Estate and Rental and Leasing	**45**	**31**	**34**	**45.2**	**32.4**	**141**	**134**	**5.2**
Bankruptcies	34	27	26	25.9	30.8	114	101	12.9
Proposals	11	4	8	175.0	37.5	27	33	-18.2

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
Professional, Scientific and Technical Services	**67**	**73**	**92**	**-8.2**	**-27.2**	**287**	**308**	**-6.8**
Bankruptcies	55	51	74	7.8	-25.7	224	242	-7.4
Proposals	12	22	18	-45.5	-33.3	63	66	-4.5
Management of Companies and Enterprises	**15**	**12**	**17**	**25.0**	**-11.8**	**57**	**59**	**-3.4**
Bankruptcies	11	9	12	22.2	-8.3	40	47	-14.9
Proposals	4	3	5	33.3	-20.0	17	12	41.7
Administrative and Support, Waste Management and Remediation Services	**52**	**49**	**65**	**6.1**	**-20.0**	**196**	**223**	**-12.1**
Bankruptcies	34	38	41	-10.5	-17.1	148	157	-5.7
Proposals	18	11	24	63.6	-25.0	48	66	-27.3
Educational Services	**10**	**6**	**10**	**66.7**	**0.0**	**37**	**52**	**-28.8**
Bankruptcies	7	4	9	75.0	-22.2	30	44	-31.8
Proposals	3	2	1	50.0	200.0	7	8	-12.5
Health Care and Social Assistance	**14**	**25**	**41**	**-44.0**	**-65.9**	**75**	**99**	**-24.2**
Bankruptcies	12	17	29	-29.4	-58.6	56	73	-23.3
Proposals	2	8	12	-75.0	-83.3	19	26	-26.9
Arts, Entertainment and Recreation	**18**	**13**	**21**	**38.5**	**-14.3**	**71**	**84**	**-15.5**
Bankruptcies	13	9	13	44.4	0.0	52	68	-23.5
Proposals	5	4	8	25.0	-37.5	19	16	18.8
Accommodation and Food Services	**163**	**153**	**182**	**6.5**	**-10.4**	**658**	**660**	**-0.3**
Bankruptcies	132	118	150	11.9	-12.0	526	493	6.7
Proposals	31	35	32	-11.4	-3.1	132	167	-21.0
Other Services (except Public Administration)	**49**	**44**	**44**	**11.4**	**11.4**	**210**	**205**	**2.4**
Bankruptcies	38	39	34	-2.6	11.8	165	165	0.0
Proposals	11	5	10	120.0	10.0	45	40	12.5
Public Administration	**1**	**2**	**0**	**-50.0**	**--**	**4**	**1**	**300.0**
Bankruptcies	1	2	0	-50.0	--	4	1	300.0
Proposals	0	0	0	--	--	0	0	--
Total	**1,031**	**936**	**1,132**	**10.1**	**-8.9**	**4,107**	**4,219**	**-2.7**
Bankruptcies	**795**	**713**	**814**	**11.5**	**-2.3**	**3,089**	**3,116**	**-0.9**
Proposals	**236**	**223**	**318**	**5.8**	**-25.8**	**1,018**	**1,103**	**-7.7**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
Newfoundland and Labrador	**465**	**459**	**362**	**1.3**	**28.5**	**1,822**	**1,545**	**17.9**
Bankruptcies	**351**	**394**	**300**	**-10.9**	**17.0**	**1,498**	**1,348**	**11.1**
Proposals	**114**	**65**	**62**	**75.4**	**83.9**	**324**	**197**	**64.5**
Avalon Peninsula	228	221	166	3.2	37.3	887	722	22.9
Bankruptcies	150	187	139	-19.8	7.9	697	620	12.4
Proposals	78	34	27	129.4	188.9	190	102	86.3
South Coast - Burin Peninsula	33	28	22	17.9	50.0	114	109	4.6
Bankruptcies	27	27	19	0.0	42.1	102	97	5.2
Proposals	6	1	3	500.0	100.0	12	12	0.0
West Coast - Northern Peninsula - Labrador	87	90	72	-3.3	20.8	346	286	21.0
Bankruptcies	69	70	54	-1.4	27.8	275	248	10.9
Proposals	18	20	18	-10.0	0.0	71	38	86.8
Notre Dame - Central Bonavista Bay	117	120	102	-2.5	14.7	475	427	11.2
Bankruptcies	105	110	89	-4.5	18.0	424	382	11.0
Proposals	12	10	13	20.0	-7.7	51	45	13.3
Prince Edward Island	**216**	**195**	**163**	**10.8**	**32.5**	**806**	**721**	**11.8**
Bankruptcies	**142**	**124**	**102**	**14.5**	**39.2**	**519**	**502**	**3.4**
Proposals	**74**	**71**	**61**	**4.2**	**21.3**	**287**	**219**	**31.1**
Nova Scotia	**1,347**	**1,291**	**1,284**	**4.3**	**4.9**	**5,232**	**5,227**	**0.1**
Bankruptcies	**937**	**896**	**942**	**4.6**	**-0.5**	**3,648**	**3,726**	**-2.1**
Proposals	**410**	**395**	**342**	**3.8**	**19.9**	**1,584**	**1,501**	**5.5**
Cape Breton	227	206	213	10.2	6.6	837	799	4.8
Bankruptcies	129	112	139	15.2	-7.2	451	485	-7.0
Proposals	98	94	74	4.3	32.4	386	314	22.9
North Shore	258	248	236	4.0	9.3	956	1,031	-7.3
Bankruptcies	178	171	175	4.1	1.7	669	718	-6.8
Proposals	80	77	61	3.9	31.1	287	313	-8.3
Annapolis Valley	217	179	198	21.2	9.6	766	744	3.0
Bankruptcies	169	137	159	23.4	6.3	598	591	1.2
Proposals	48	42	39	14.3	23.1	168	153	9.8
Southern	122	141	151	-13.5	-19.2	579	605	-4.3
Bankruptcies	89	116	110	-23.3	-19.1	434	453	-4.2
Proposals	33	25	41	32.0	-19.5	145	152	-4.6
Halifax	524	517	486	1.4	7.8	2,097	2,049	2.3
Bankruptcies	373	361	360	3.3	3.6	1,499	1,479	1.4
Proposals	151	156	126	-3.2	19.8	598	570	4.9

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
New Brunswick	**1,013**	**1,176**	**1,081**	**-13.9**	**-6.3**	**4,331**	**4,308**	**0.5**
Bankruptcies	**652**	**770**	**766**	**-15.3**	**-14.9**	**2,814**	**3,021**	**-6.9**
Proposals	**361**	**406**	**315**	**-11.1**	**14.6**	**1,517**	**1,287**	**17.9**
Campbellton - Miramichi	210	237	216	-11.4	-2.8	870	764	13.9
Bankruptcies	132	176	168	-25.0	-21.4	600	577	4.0
Proposals	78	61	48	27.9	62.5	270	187	44.4
Moncton - Richibucto	310	352	337	-11.9	-8.0	1,290	1,359	-5.1
Bankruptcies	194	230	231	-15.7	-16.0	840	917	-8.4
Proposals	116	122	106	-4.9	9.4	450	442	1.8
Saint John - St.Stephen	236	275	245	-14.2	-3.7	1,040	993	4.7
Bankruptcies	154	162	171	-4.9	-9.9	638	674	-5.3
Proposals	82	113	74	-27.4	10.8	402	319	26.0
Fredericton - Oromocto	167	201	175	-16.9	-4.6	734	751	-2.3
Bankruptcies	109	121	112	-9.9	-2.7	463	519	-10.8
Proposals	58	80	63	-27.5	-7.9	271	232	16.8
Edmundston - Woodstock	90	111	108	-18.9	-16.7	394	442	-10.9
Bankruptcies	63	81	84	-22.2	-25.0	272	335	-18.8
Proposals	27	30	24	-10.0	12.5	122	107	14.0
Quebec	**10,610**	**10,630**	**10,555**	**-0.2**	**0.5**	**43,705**	**41,554**	**5.2**
Bankruptcies	**5,983**	**6,078**	**6,107**	**-1.6**	**-2.0**	**24,539**	**24,447**	**0.4**
Proposals	**4,627**	**4,552**	**4,448**	**1.6**	**4.0**	**19,166**	**17,107**	**12.0**
Gaspésie - Îles-de-la-Madeleine	107	127	106	-15.7	0.9	506	416	21.6
Bankruptcies	59	85	51	-30.6	15.7	285	224	27.2
Proposals	48	42	55	14.3	-12.7	221	192	15.1
Bas-Saint-Laurent	236	218	235	8.3	0.4	901	858	5.0
Bankruptcies	122	151	142	-19.2	-14.1	523	531	-1.5
Proposals	114	67	93	70.1	22.6	378	327	15.6
Capitale-Nationale	831	786	695	5.7	19.6	3,208	2,688	19.4
Bankruptcies	526	479	456	9.8	15.4	1,959	1,732	13.1
Proposals	305	307	239	-0.7	27.6	1,249	954	30.9
Chaudière - Appalaches	433	377	359	14.9	20.6	1,633	1,500	8.9
Bankruptcies	226	234	226	-3.4	0.0	933	970	-3.8
Proposals	207	143	133	44.8	55.6	700	530	32.1
Estrie	404	351	394	15.1	2.5	1,543	1,428	8.1
Bankruptcies	259	243	244	6.6	6.1	997	941	6.0
Proposals	145	108	150	34.3	-3.3	546	487	12.1
Centre-du-Québec	278	258	284	7.8	-2.1	1,166	1,125	3.6
Bankruptcies	155	136	149	14.0	4.0	640	633	1.1
Proposals	123	122	135	0.8	-8.9	526	492	6.9

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
Montérégie	1,956	2,152	2,081	-9.1	-6.0	8,402	8,224	2.2
Bankruptcies	1,083	1,129	1,122	-4.1	-3.5	4,487	4,521	-0.8
Proposals	873	1,023	959	-14.7	-9.0	3,915	3,703	5.7
Montréal	2,270	2,164	2,185	4.9	3.9	9,196	9,064	1.5
Bankruptcies	1,330	1,268	1,319	4.9	0.8	5,387	5,652	-4.7
Proposals	940	896	866	4.9	8.5	3,809	3,412	11.6
Laval	586	514	565	14.0	3.7	2,289	2,205	3.8
Bankruptcies	296	262	286	13.0	3.5	1,187	1,233	-3.7
Proposals	290	252	279	15.1	3.9	1,102	972	13.4
Lanaudière	849	905	873	-6.2	-2.7	3,595	3,523	2.0
Bankruptcies	442	438	477	0.9	-7.3	1,755	1,806	-2.8
Proposals	407	467	396	-12.8	2.8	1,840	1,717	7.2
Laurentides	1,004	1,112	1,080	-9.7	-7.0	4,490	4,226	6.2
Bankruptcies	487	631	588	-22.8	-17.2	2,370	2,269	4.5
Proposals	517	481	492	7.5	5.1	2,120	1,957	8.3
Outaouais	594	665	703	-10.7	-15.5	2,677	2,623	2.1
Bankruptcies	330	401	380	-17.7	-13.2	1,486	1,491	-0.3
Proposals	264	264	323	0.0	-18.3	1,191	1,132	5.2
Abitibi - Témiscamingue	183	179	183	2.2	0.0	791	682	16.0
Bankruptcies	100	109	116	-8.3	-13.8	448	413	8.5
Proposals	83	70	67	18.6	23.9	343	269	27.5
Mauricie	410	375	355	9.3	15.5	1,528	1,338	14.2
Bankruptcies	279	249	245	12.0	13.9	1,012	915	10.6
Proposals	131	126	110	4.0	19.1	516	423	22.0
Saguenay - Lac-Saint-Jean	361	329	345	9.7	4.6	1,373	1,266	8.5
Bankruptcies	215	198	232	8.6	-7.3	816	859	-5.0
Proposals	146	131	113	11.5	29.2	557	407	36.9
Côte-Nord	91	103	94	-11.7	-3.2	348	324	7.4
Bankruptcies	63	55	63	14.5	0.0	221	221	0.0
Proposals	28	48	31	-41.7	-9.7	127	103	23.3
Nord-du-Québec	17	13	18	30.8	-5.6	59	67	-11.9
Bankruptcies	11	9	12	22.2	-8.3	34	38	-10.5
Proposals	6	4	6	50.0	0.0	25	29	-13.8
Ontario	**9,925**	**9,577**	**9,981**	**3.6**	**-0.6**	**39,935**	**41,108**	**-2.9**
Bankruptcies	**4,471**	**4,283**	**4,774**	**4.4**	**-6.3**	**17,958**	**19,234**	**-6.6**
Proposals	**5,454**	**5,294**	**5,207**	**3.0**	**4.7**	**21,977**	**21,874**	**0.5**
Ottawa	969	947	1,015	2.3	-4.5	3,768	3,826	-1.5
Bankruptcies	523	528	617	-0.9	-15.2	2,097	2,238	-6.3
Proposals	446	419	398	6.4	12.1	1,671	1,588	5.2

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
Kingston - Pembroke	440	375	424	17.3	3.8	1,683	1,642	2.5
Bankruptcies	232	195	216	19.0	7.4	875	878	-0.3
Proposals	208	180	208	15.6	0.0	808	764	5.8
Muskoka - Kawarthas	297	287	329	3.5	-9.7	1,203	1,325	-9.2
Bankruptcies	150	144	159	4.2	-5.7	569	654	-13.0
Proposals	147	143	170	2.8	-13.5	634	671	-5.5
Toronto	3,941	3,891	4,036	1.3	-2.4	16,015	17,035	-6.0
Bankruptcies	1,470	1,523	1,622	-3.5	-9.4	6,176	6,703	-7.9
Proposals	2,471	2,368	2,414	4.3	2.4	9,839	10,332	-4.8
Kitchener - Waterloo - Barrie	996	937	993	6.3	0.3	4,039	4,139	-2.4
Bankruptcies	450	414	492	8.7	-8.5	1,825	2,010	-9.2
Proposals	546	523	501	4.4	9.0	2,214	2,129	4.0
Hamilton - Niagara Peninsula	1,091	988	1,121	10.4	-2.7	4,409	4,737	-6.9
Bankruptcies	483	421	537	14.7	-10.1	1,921	2,190	-12.3
Proposals	608	567	584	7.2	4.1	2,488	2,547	-2.3
London	659	654	666	0.8	-1.1	2,660	2,670	-0.4
Bankruptcies	306	298	344	2.7	-11.0	1,210	1,378	-12.2
Proposals	353	356	322	-0.8	9.6	1,450	1,292	12.2
Windsor - Sarnia	578	569	515	1.6	12.2	2,290	2,159	6.1
Bankruptcies	290	271	273	7.0	6.2	1,121	1,156	-3.0
Proposals	288	298	242	-3.4	19.0	1,169	1,003	16.6
Stratford - Bruce Peninsula	177	175	182	1.1	-2.7	711	763	-6.8
Bankruptcies	95	94	110	1.1	-13.6	381	447	-14.8
Proposals	82	81	72	1.2	13.9	330	316	4.4
Northeast	649	618	575	5.0	12.9	2,598	2,312	12.4
Bankruptcies	383	314	314	22.0	22.0	1,425	1,259	13.2
Proposals	266	304	261	-12.5	1.9	1,173	1,053	11.4
Northwest	128	135	125	-5.2	2.4	559	501	11.6
Bankruptcies	88	81	89	8.6	-1.1	358	321	11.5
Proposals	40	54	36	-25.9	11.1	201	180	11.7
Manitoba	**550**	**526**	**497**	**4.6**	**10.7**	**2,098**	**1,891**	**10.9**
Bankruptcies	**303**	**310**	**325**	**-2.3**	**-6.8**	**1,264**	**1,200**	**5.3**
Proposals	**247**	**216**	**172**	**14.4**	**43.6**	**834**	**691**	**20.7**
Southeast	29	33	34	-12.1	-14.7	162	127	27.6
Bankruptcies	21	22	23	-4.5	-8.7	121	82	47.6
Proposals	8	11	11	-27.3	-27.3	41	45	-8.9
South Central	18	14	18	28.6	0.0	59	67	-11.9
Bankruptcies	11	8	14	37.5	-21.4	43	56	-23.2
Proposals	7	6	4	16.7	75.0	16	11	45.5

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
Southwest	67	78	65	-14.1	3.1	282	254	11.0
Bankruptcies	29	34	39	-14.7	-25.6	131	131	0.0
Proposals	38	44	26	-13.6	46.2	151	123	22.8
North Central	17	12	25	41.7	-32.0	61	81	-24.7
Bankruptcies	11	10	15	10.0	-26.7	42	44	-4.5
Proposals	6	2	10	200.0	-40.0	19	37	-48.6
Winnipeg	342	327	296	4.6	15.9	1,278	1,139	12.2
Bankruptcies	190	202	197	-5.9	-3.6	778	751	3.6
Proposals	152	125	98	21.6	55.1	500	388	28.9
Interlake	31	21	19	47.6	63.2	101	99	2.0
Bankruptcies	18	17	13	5.9	38.5	67	67	0.0
Proposals	13	4	6	225.0	116.7	34	32	6.3
Parklands	26	25	21	4.0	23.8	91	58	56.9
Bankruptcies	14	9	10	55.6	40.0	47	28	67.9
Proposals	12	16	11	-25.0	9.1	44	30	46.7
North	19	16	20	18.8	-5.0	60	66	-9.1
Bankruptcies	8	9	16	-11.1	-50.0	33	41	-19.5
Proposals	11	7	4	57.1	175.0	27	25	8.0
Saskatchewan	**584**	**557**	**462**	**4.8**	**26.4**	**2,198**	**1,938**	**13.4**
Bankruptcies	**330**	**276**	**254**	**19.6**	**29.9**	**1,155**	**1,105**	**4.5**
Proposals	**254**	**281**	**208**	**-9.6**	**22.1**	**1,043**	**833**	**25.2**
Regina - Moose Mountain	178	179	151	-0.6	17.9	676	603	12.1
Bankruptcies	80	67	82	19.4	-2.4	297	325	-8.6
Proposals	98	112	69	-12.5	42.0	379	278	36.3
Swift Current - Moose Jaw	59	51	42	15.7	40.5	194	188	3.2
Bankruptcies	42	36	31	16.7	35.5	120	118	1.7
Proposals	17	15	11	13.3	54.5	74	70	5.7
Saskatoon - Biggar	190	176	138	8.0	37.7	694	619	12.1
Bankruptcies	89	86	73	3.5	21.9	335	347	-3.5
Proposals	101	90	65	12.2	55.4	359	272	32.0
Yorkton - Melville	36	34	39	5.9	-7.7	142	134	6.0
Bankruptcies	31	18	21	72.2	47.6	93	71	31.0
Proposals	5	16	18	-68.8	-72.2	49	63	-22.2
Prince Albert	110	114	83	-3.5	32.5	459	357	28.6
Bankruptcies	78	68	42	14.7	85.7	292	225	29.8
Proposals	32	46	41	-30.4	-22.0	167	132	26.5
Northern	12	3	8	300.0	50.0	33	36	-8.3
Bankruptcies	11	1	5	1,000.0	120.0	18	19	-5.3
Proposals	1	2	3	-50.0	-66.7	15	17	-11.8

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
Alberta	**2,643**	**2,477**	**2,008**	**6.7**	**31.6**	**9,810**	**8,281**	**18.5**
Bankruptcies	**1,117**	**1,067**	**893**	**4.7**	**25.1**	**4,280**	**3,859**	**10.9**
Proposals	**1,526**	**1,410**	**1,115**	**8.2**	**36.9**	**5,530**	**4,422**	**25.1**
Lethbridge - Medicine Hat	246	252	200	-2.4	23.0	961	834	15.2
Bankruptcies	110	117	75	-6.0	46.7	410	381	7.6
Proposals	136	135	125	0.7	8.8	551	453	21.6
Camrose - Drumheller	128	121	65	5.8	96.9	450	324	38.9
Bankruptcies	49	64	30	-23.4	63.3	229	165	38.8
Proposals	79	57	35	38.6	125.7	221	159	39.0
Calgary	1,004	881	766	14.0	31.1	3,695	3,101	19.2
Bankruptcies	403	346	329	16.5	22.5	1,481	1,356	9.2
Proposals	601	535	437	12.3	37.5	2,214	1,745	26.9
Banff - Jasper - Rocky Mountain House	57	47	31	21.3	83.9	213	154	38.3
Bankruptcies	26	19	19	36.8	36.8	87	79	10.1
Proposals	31	28	12	10.7	158.3	126	75	68.0
Red Deer	216	174	142	24.1	52.1	758	569	33.2
Bankruptcies	85	68	54	25.0	57.4	287	259	10.8
Proposals	131	106	88	23.6	48.9	471	310	51.9
Edmonton	748	776	630	-3.6	18.7	2,913	2,656	9.7
Bankruptcies	314	341	299	-7.9	5.0	1,323	1,282	3.2
Proposals	434	435	331	-0.2	31.1	1,590	1,374	15.7
Athabasca - Grande Prairie - Peace River	159	154	122	3.2	30.3	553	474	16.7
Bankruptcies	78	88	67	-9.3	16.4	322	271	18.8
Proposals	81	66	55	19.1	47.3	231	203	13.8
Wood Buffalo - Cold Lake	84	73	52	15.1	61.5	269	168	60.1
Bankruptcies	51	26	20	96.2	155.0	140	65	115.4
Proposals	33	47	32	-29.8	3.1	129	103	25.2
British Columbia	**2,768**	**2,909**	**2,755**	**-4.8**	**0.5**	**11,580**	**11,383**	**1.7**
Bankruptcies	**1,293**	**1,375**	**1,434**	**-6.0**	**-9.8**	**5,683**	**6,345**	**-10.4**
Proposals	**1,475**	**1,534**	**1,321**	**-3.8**	**11.7**	**5,897**	**5,038**	**17.1**
Vancouver Island and Coast	630	583	570	8.1	10.5	2,554	2,484	2.8
Bankruptcies	348	336	337	3.6	3.3	1,442	1,499	-3.8
Proposals	282	247	233	14.2	21.0	1,112	985	12.9
Lower Mainland - Southwest	1,507	1,648	1,558	-8.6	-3.3	6,409	6,324	1.3
Bankruptcies	626	699	771	-10.4	-18.8	2,877	3,360	-14.4
Proposals	881	949	787	-7.2	11.9	3,532	2,964	19.2

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
Thompson - Okanagan	339	396	360	-14.4	-5.8	1,506	1,517	-0.7
Bankruptcies	161	203	185	-20.7	-13.0	768	848	-9.4
Proposals	178	193	175	-7.8	1.7	738	669	10.3
Kootenay	98	91	84	7.7	16.7	374	362	3.3
Bankruptcies	57	48	48	18.8	18.8	222	236	-5.9
Proposals	41	43	36	-4.7	13.9	152	126	20.6
Cariboo	135	133	131	1.5	3.1	512	486	5.3
Bankruptcies	68	62	71	9.7	-4.2	265	289	-8.3
Proposals	67	71	60	-5.6	11.7	247	197	25.4
North Coast	15	16	11	-6.3	36.4	58	51	13.7
Bankruptcies	11	11	6	0.0	83.3	35	32	9.4
Proposals	4	5	5	-20.0	-20.0	23	19	21.1
Nechako	14	10	15	40.0	-6.7	51	72	-29.2
Bankruptcies	11	6	11	83.3	0.0	34	44	-22.7
Proposals	3	4	4	-25.0	-25.0	17	28	-39.3
Northeast	31	30	25	3.3	24.0	112	88	27.3
Bankruptcies	12	10	4	20.0	200.0	40	37	8.1
Proposals	19	20	21	-5.0	-9.5	72	51	41.2
Northwest Territories	23	11	16	109.1	43.8	52	49	6.1
Bankruptcies	13	5	10	160.0	30.0	28	26	7.7
Proposals	10	6	6	66.7	66.7	24	23	4.3
Yukon	5	13	8	-61.5	-37.5	35	39	-10.3
Bankruptcies	2	8	2	-75.0	0.0	18	22	-18.2
Proposals	3	5	6	-40.0	-50.0	17	17	0.0
Nunavut	3	0	2	--	50.0	5	6	-16.7
Bankruptcies	1	0	2	--	-50.0	2	4	-50.0
Proposals	2	0	0	--	--	3	2	50.0

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
Newfoundland and Labrador	**7**	**8**	**12**	**-12.5**	**-41.7**	**27**	**30**	**-10.0**
Bankruptcies	**5**	**6**	**12**	**-16.7**	**-58.3**	**21**	**27**	**-22.2**
Proposals	**2**	**2**	**0**	**0.0**	**–**	**6**	**3**	**100.0**
Avalon Peninsula	7	5	7	40.0	0.0	17	20	-15.0
Bankruptcies	5	3	7	66.7	-28.6	13	17	-23.5
Proposals	2	2	0	0.0	–	4	3	33.3
South Coast - Burin Peninsula	0	0	0	–	–	0	0	–
Bankruptcies	0	0	0	–	–	0	0	–
Proposals	0	0	0	–	–	0	0	–
West Coast - Northern Peninsula - Labrador	0	1	0	-100.0	–	7	0	–
Bankruptcies	0	1	0	-100.0	–	5	0	–
Proposals	0	0	0	–	–	2	0	–
Notre Dame - Central Bonavista Bay	0	2	5	-100.0	-100.0	3	10	-70.0
Bankruptcies	0	2	5	-100.0	-100.0	3	10	-70.0
Proposals	0	0	0	–	–	0	0	–
Prince Edward Island	**3**	**3**	**4**	**0.0**	**-25.0**	**16**	**18**	**-11.1**
Bankruptcies	**3**	**2**	**4**	**50.0**	**-25.0**	**12**	**13**	**-7.7**
Proposals	**0**	**1**	**0**	**-100.0**	**–**	**4**	**5**	**-20.0**
Nova Scotia	**17**	**21**	**18**	**-19.0**	**-5.6**	**93**	**77**	**20.8**
Bankruptcies	**16**	**18**	**14**	**-11.1**	**14.3**	**69**	**52**	**32.7**
Proposals	**1**	**3**	**4**	**-66.7**	**-75.0**	**24**	**25**	**-4.0**
Cape Breton	2	1	3	100.0	-33.3	8	14	-42.9
Bankruptcies	2	1	2	100.0	0.0	5	9	-44.4
Proposals	0	0	1	–	-100.0	3	5	-40.0
North Shore	6	3	2	100.0	200.0	14	6	133.3
Bankruptcies	6	3	2	100.0	200.0	13	5	160.0
Proposals	0	0	0	–	–	1	1	0.0
Annapolis Valley	1	2	3	-50.0	-66.7	8	10	-20.0
Bankruptcies	1	2	2	-50.0	-50.0	7	4	75.0
Proposals	0	0	1	–	-100.0	1	6	-83.3
Southern	0	4	3	-100.0	-100.0	11	13	-15.4
Bankruptcies	0	1	1	-100.0	-100.0	7	7	0.0
Proposals	0	3	2	-100.0	-100.0	4	6	-33.3
Halifax	7	11	7	-36.4	0.0	52	34	52.9
Bankruptcies	6	11	7	-45.5	-14.3	37	27	37.0
Proposals	1	0	0	–	–	15	7	114.3

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
New Brunswick	**21**	**22**	**26**	**-4.5**	**-19.2**	**80**	**87**	**-8.0**
Bankruptcies	**20**	**17**	**20**	**17.6**	**0.0**	**59**	**68**	**-13.2**
Proposals	**1**	**5**	**6**	**-80.0**	**-83.3**	**21**	**19**	**10.5**
Campbellton - Miramichi	6	5	8	20.0	-25.0	19	21	-9.5
Bankruptcies	6	3	8	100.0	-25.0	13	20	-35.0
Proposals	0	2	0	-100.0	–	6	1	500.0
Moncton - Richibucto	9	8	7	12.5	28.6	28	25	12.0
Bankruptcies	9	7	3	28.6	200.0	21	19	10.5
Proposals	0	1	4	-100.0	-100.0	7	6	16.7
Saint John - St.Stephen	2	3	3	-33.3	-33.3	13	13	0.0
Bankruptcies	2	2	2	0.0	0.0	12	10	20.0
Proposals	0	1	1	-100.0	-100.0	1	3	-66.7
Fredericton - Oromocto	1	2	3	-50.0	-66.7	6	14	-57.1
Bankruptcies	1	1	2	0.0	-50.0	4	10	-60.0
Proposals	0	1	1	-100.0	-100.0	2	4	-50.0
Edmundston - Woodstock	2	3	4	-33.3	-50.0	10	13	-23.1
Bankruptcies	1	3	4	-66.7	-75.0	5	9	-44.4
Proposals	1	0	0	–	–	5	4	25.0
Quebec	**581**	**471**	**655**	**23.4**	**-11.3**	**2,237**	**2,337**	**-4.3**
Bankruptcies	**447**	**356**	**439**	**25.6**	**1.8**	**1,684**	**1,690**	**-0.4**
Proposals	**134**	**115**	**216**	**16.5**	**-38.0**	**553**	**647**	**-14.5**
Gaspésie - Îles-de-la-Madeleine	5	3	4	66.7	25.0	15	20	-25.0
Bankruptcies	4	2	3	100.0	33.3	12	16	-25.0
Proposals	1	1	1	0.0	0.0	3	4	-25.0
Bas-Saint-Laurent	13	22	17	-40.9	-23.5	71	61	16.4
Bankruptcies	9	17	11	-47.1	-18.2	58	48	20.8
Proposals	4	5	6	-20.0	-33.3	13	13	0.0
Capitale-Nationale	50	36	48	38.9	4.2	193	192	0.5
Bankruptcies	40	30	38	33.3	5.3	149	145	2.8
Proposals	10	6	10	66.7	0.0	44	47	-6.4
Chaudière - Appalaches	22	21	35	4.8	-37.1	91	109	-16.5
Bankruptcies	18	18	26	0.0	-30.8	70	83	-15.7
Proposals	4	3	9	33.3	-55.6	21	26	-19.2
Estrie	12	7	17	71.4	-29.4	43	61	-29.5
Bankruptcies	9	6	9	50.0	0.0	33	46	-28.3
Proposals	3	1	8	200.0	-62.5	10	15	-33.3
Centre-du-Québec	20	10	14	100.0	42.9	59	62	-4.8
Bankruptcies	17	5	11	240.0	54.5	45	51	-11.8
Proposals	3	5	3	-40.0	0.0	14	11	27.3

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
Montérégie	105	85	156	23.5	-32.7	381	427	-10.8
Bankruptcies	81	66	90	22.7	-10.0	284	297	-4.4
Proposals	24	19	66	26.3	-63.6	97	130	-25.4
Montréal	165	142	165	16.2	0.0	650	672	-3.3
Bankruptcies	116	101	115	14.9	0.9	464	483	-3.9
Proposals	49	41	50	19.5	-2.0	186	189	-1.6
Laval	34	23	27	47.8	25.9	123	149	-17.4
Bankruptcies	27	20	22	35.0	22.7	97	111	-12.6
Proposals	7	3	5	133.3	40.0	26	38	-31.6
Lanaudière	33	23	57	43.5	-42.1	119	138	-13.8
Bankruptcies	28	16	33	75.0	-15.2	95	90	5.6
Proposals	5	7	24	-28.6	-79.2	24	48	-50.0
Laurentides	35	39	58	-10.3	-39.7	198	204	-2.9
Bankruptcies	28	26	43	7.7	-34.9	149	154	-3.2
Proposals	7	13	15	-46.2	-53.3	49	50	-2.0
Outaouais	25	22	24	13.6	4.2	94	99	-5.1
Bankruptcies	19	16	19	18.8	0.0	71	66	7.6
Proposals	6	6	5	0.0	20.0	23	33	-30.3
Abitibi - Témiscamingue	10	3	4	233.3	150.0	25	23	8.7
Bankruptcies	10	3	2	233.3	400.0	22	18	22.2
Proposals	0	0	2	–	-100.0	3	5	-40.0
Mauricie	24	14	14	71.4	71.4	78	51	52.9
Bankruptcies	17	12	9	41.7	88.9	59	39	51.3
Proposals	7	2	5	250.0	40.0	19	12	58.3
Saguenay - Lac-Saint-Jean	18	14	11	28.6	63.6	67	47	42.6
Bankruptcies	17	12	7	41.7	142.9	56	30	86.7
Proposals	1	2	4	-50.0	-75.0	11	17	-35.3
Côte-Nord	4	6	2	-33.3	100.0	15	18	-16.7
Bankruptcies	4	5	0	-20.0	–	14	10	40.0
Proposals	0	1	2	-100.0	-100.0	1	8	-87.5
Nord-du-Québec	2	2	0	0.0	–	10	3	233.3
Bankruptcies	2	2	0	0.0	–	8	2	300.0
Proposals	0	0	0	–	–	2	1	100.0
Ontario	**255**	**275**	**293**	**-7.3**	**-13.0**	**1,141**	**1,090**	**4.7**
Bankruptcies	**202**	**215**	**225**	**-6.0**	**-10.2**	**884**	**835**	**5.9**
Proposals	**53**	**60**	**68**	**-11.7**	**-22.1**	**257**	**255**	**0.8**
Ottawa	31	24	30	29.2	3.3	149	135	10.4
Bankruptcies	25	21	22	19.0	13.6	118	94	25.5
Proposals	6	3	8	100.0	-25.0	31	41	-24.4

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
Kingston - Pembroke	5	6	8	-16.7	-37.5	28	29	-3.4
Bankruptcies	5	5	6	0.0	-16.7	24	25	-4.0
Proposals	0	1	2	-100.0	-100.0	4	4	0.0
Muskoka - Kawarthas	5	1	4	400.0	25.0	11	9	22.2
Bankruptcies	4	1	4	300.0	0.0	10	8	25.0
Proposals	1	0	0	–	–	1	1	0.0
Toronto	121	152	157	-20.4	-22.9	583	542	7.6
Bankruptcies	99	123	120	-19.5	-17.5	457	411	11.2
Proposals	22	29	37	-24.1	-40.5	126	131	-3.8
Kitchener - Waterloo - Barrie	15	17	14	-11.8	7.1	72	84	-14.3
Bankruptcies	13	14	11	-7.1	18.2	56	65	-13.8
Proposals	2	3	3	-33.3	-33.3	16	19	-15.8
Hamilton - Niagara Peninsula	39	29	34	34.5	14.7	132	110	20.0
Bankruptcies	31	18	26	72.2	19.2	92	85	8.2
Proposals	8	11	8	-27.3	0.0	40	25	60.0
London	10	13	9	-23.1	11.1	38	38	0.0
Bankruptcies	8	7	6	14.3	33.3	27	28	-3.6
Proposals	2	6	3	-66.7	-33.3	11	10	10.0
Windsor - Sarnia	5	9	13	-44.4	-61.5	35	49	-28.6
Bankruptcies	3	9	12	-66.7	-75.0	28	46	-39.1
Proposals	2	0	1	–	100.0	7	3	133.3
Stratford - Bruce Peninsula	7	4	6	75.0	16.7	19	24	-20.8
Bankruptcies	3	1	5	200.0	-40.0	12	18	-33.3
Proposals	4	3	1	33.3	300.0	7	6	16.7
Northeast	13	16	14	-18.8	-7.1	59	52	13.5
Bankruptcies	10	12	10	-16.7	0.0	50	43	16.3
Proposals	3	4	4	-25.0	-25.0	9	9	0.0
Northwest	1	2	3	-50.0	-66.7	10	16	-37.5
Bankruptcies	0	2	2	-100.0	-100.0	7	12	-41.7
Proposals	1	0	1	–	0.0	3	4	-25.0
Manitoba	**11**	**13**	**13**	**-15.4**	**-15.4**	**38**	**57**	**-33.3**
Bankruptcies	**9**	**8**	**11**	**12.5**	**-18.2**	**26**	**48**	**-45.8**
Proposals	**2**	**5**	**2**	**-60.0**	**0.0**	**12**	**9**	**33.3**
Southeast	7	1	1	600.0	600.0	8	6	33.3
Bankruptcies	6	1	1	500.0	500.0	7	6	16.7
Proposals	1	0	0	–	–	1	0	–
South Central	0	0	0	–	–	1	1	0.0
Bankruptcies	0	0	0	–	–	0	1	-100.0
Proposals	0	0	0	–	–	1	0	–

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
Southwest	0	3	4	-100.0	-100.0	7	15	-53.3
Bankruptcies	0	0	3	–	-100.0	4	13	-69.2
Proposals	0	3	1	-100.0	-100.0	3	2	50.0
North Central	0	0	0	–	–	0	0	–
Bankruptcies	0	0	0	–	–	0	0	–
Proposals	0	0	0	–	–	0	0	–
Winnipeg	3	6	5	-50.0	-40.0	16	27	-40.7
Bankruptcies	2	4	4	-50.0	-50.0	11	23	-52.2
Proposals	1	2	1	-50.0	0.0	5	4	25.0
Interlake	1	0	0	–	–	1	3	-66.7
Bankruptcies	1	0	0	–	–	1	3	-66.7
Proposals	0	0	0	–	–	0	0	–
Parklands	0	0	1	–	-100.0	2	1	100.0
Bankruptcies	0	0	1	–	-100.0	0	1	-100.0
Proposals	0	0	0	–	–	2	0	–
North	0	3	1	-100.0	-100.0	3	4	-25.0
Bankruptcies	0	3	1	-100.0	-100.0	3	1	200.0
Proposals	0	0	0	–	–	0	3	-100.0
Saskatchewan	**31**	**42**	**20**	**-26.2**	**55.0**	**119**	**124**	**-4.0**
Bankruptcies	**23**	**31**	**15**	**-25.8**	**53.3**	**85**	**77**	**10.4**
Proposals	**8**	**11**	**5**	**-27.3**	**60.0**	**34**	**47**	**-27.7**
Regina - Moose Mountain	12	21	6	-42.9	100.0	57	45	26.7
Bankruptcies	7	16	4	-56.3	75.0	37	25	48.0
Proposals	5	5	2	0.0	150.0	20	20	0.0
Swift Current - Moose Jaw	2	6	0	-66.7	–	10	12	-16.7
Bankruptcies	0	5	0	-100.0	–	6	6	0.0
Proposals	2	1	0	100.0	–	4	6	-33.3
Saskatoon - Biggar	9	3	9	200.0	0.0	22	30	-26.7
Bankruptcies	9	2	6	350.0	50.0	19	21	-9.5
Proposals	0	1	3	-100.0	-100.0	3	9	-66.7
Yorkton - Melville	3	3	2	0.0	50.0	11	16	-31.3
Bankruptcies	3	3	2	0.0	50.0	10	13	-23.1
Proposals	0	0	0	–	–	1	3	-66.7
Prince Albert	6	8	3	-25.0	100.0	18	20	-10.0
Bankruptcies	5	4	3	25.0	66.7	12	12	0.0
Proposals	1	4	0	-75.0	–	6	8	-25.0
Northern	0	0	0	–	–	0	0	–
Bankruptcies	0	0	0	–	–	0	0	–
Proposals	0	0	0	–	–	0	0	–

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
Alberta	**29**	**31**	**39**	**-6.5**	**-25.6**	**134**	**141**	**-5.0**
Bankruptcies	**23**	**18**	**33**	**27.8**	**-30.3**	**95**	**105**	**-9.5**
Proposals	**6**	**13**	**6**	**-53.8**	**0.0**	**39**	**36**	**8.3**
Lethbridge - Medicine Hat	0	0	2	--	-100.0	3	6	-50.0
Bankruptcies	0	0	2	--	-100.0	3	5	-40.0
Proposals	0	0	0	--	--	0	1	-100.0
Camrose - Drumheller	0	0	3	--	-100.0	2	8	-75.0
Bankruptcies	0	0	3	--	-100.0	1	7	-85.7
Proposals	0	0	0	--	--	1	1	0.0
Calgary	18	10	11	80.0	63.6	55	62	-11.3
Bankruptcies	17	5	11	240.0	54.5	43	46	-6.5
Proposals	1	5	0	-80.0	--	12	16	-25.0
Banff - Jasper - Rocky Mountain House	1	0	1	--	0.0	1	2	-50.0
Bankruptcies	1	0	1	--	0.0	1	2	-50.0
Proposals	0	0	0	--	--	0	0	--
Red Deer	2	0	4	--	-50.0	9	13	-30.8
Bankruptcies	2	0	4	--	-50.0	6	8	-25.0
Proposals	0	0	0	--	--	3	5	-40.0
Edmonton	6	17	14	-64.7	-57.1	47	44	6.8
Bankruptcies	1	12	10	-91.7	-90.0	30	34	-11.8
Proposals	5	5	4	0.0	25.0	17	10	70.0
Athabasca - Grande Prairie - Peace River	2	4	2	-50.0	0.0	14	3	366.7
Bankruptcies	2	1	0	100.0	--	9	0	--
Proposals	0	3	2	-100.0	-100.0	5	3	66.7
Wood Buffalo - Cold Lake	0	0	1	--	-100.0	2	2	0.0
Bankruptcies	0	0	1	--	-100.0	1	2	-50.0
Proposals	0	0	0	--	--	1	0	--
British Columbia	**76**	**50**	**50**	**52.0**	**52.0**	**222**	**256**	**-13.3**
Bankruptcies	**47**	**42**	**40**	**11.9**	**17.5**	**154**	**200**	**-23.0**
Proposals	**29**	**8**	**10**	**262.5**	**190.0**	**68**	**56**	**21.4**
Vancouver Island and Coast	15	8	7	87.5	114.3	37	44	-15.9
Bankruptcies	11	8	6	37.5	83.3	28	39	-28.2
Proposals	4	0	1	--	300.0	9	5	80.0
Lower Mainland - Southwest	47	35	37	34.3	27.0	146	169	-13.6
Bankruptcies	27	28	32	-3.6	-15.6	97	130	-25.4
Proposals	20	7	5	185.7	300.0	49	39	25.6

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
Thompson - Okanagan	11	6	3	83.3	266.7	26	31	-16.1
Bankruptcies	7	5	0	40.0	--	19	24	-20.8
Proposals	4	1	3	300.0	33.3	7	7	0.0
Kootenay	0	0	0	--	--	1	6	-83.3
Bankruptcies	0	0	0	--	--	0	3	-100.0
Proposals	0	0	0	--	--	1	3	-66.7
Cariboo	1	1	1	0.0	0.0	5	2	150.0
Bankruptcies	1	1	1	0.0	0.0	5	2	150.0
Proposals	0	0	0	--	--	0	0	--
North Coast	0	0	0	--	--	2	0	--
Bankruptcies	0	0	0	--	--	2	0	--
Proposals	0	0	0	--	--	0	0	--
Nechako	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Northeast	2	0	2	--	0.0	3	3	0.0
Bankruptcies	1	0	1	--	0.0	1	2	-50.0
Proposals	1	0	1	--	0.0	2	1	100.0
Northwest Territories	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Bankruptcies	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Proposals	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Yukon	**0**	**0**	**1**	**--**	**-100.0**	**0**	**1**	**-100.0**
Bankruptcies	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Proposals	**0**	**0**	**1**	**--**	**-100.0**	**0**	**1**	**-100.0**
Nunavut	**0**	**0**	**1**	**--**	**-100.0**	**0**	**1**	**-100.0**
Bankruptcies	**0**	**0**	**1**	**--**	**-100.0**	**0**	**1**	**-100.0**
Proposals	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
St. John's	**N.L.**	**164**	**162**	**114**	**1.2**	**43.9**	**648**	**512**	**26.6**
Bankruptcies		106	139	93	-23.7	14.0	512	434	18.0
Proposals		58	23	21	152.2	176.2	136	78	74.4
Halifax	**N.S.**	**486**	**475**	**454**	**2.3**	**7.0**	**1,939**	**1,914**	**1.3**
Bankruptcies		348	334	335	4.2	3.9	1,392	1,382	0.7
Proposals		138	141	119	-2.1	16.0	547	532	2.8
Moncton	**N.B.**	**204**	**247**	**223**	**-17.4**	**-8.5**	**870**	**905**	**-3.9**
Bankruptcies		138	155	154	-11.0	-10.4	580	614	-5.5
Proposals		66	92	69	-28.3	-4.3	290	291	-0.3
Saint John	**N.B.**	**172**	**209**	**186**	**-17.7**	**-7.5**	**760**	**761**	**-0.1**
Bankruptcies		118	127	129	-7.1	-8.5	485	512	-5.3
Proposals		54	82	57	-34.1	-5.3	275	249	10.4
Saguenay	**Que.**	**227**	**206**	**208**	**10.2**	**9.1**	**841**	**718**	**17.1**
Bankruptcies		128	121	134	5.8	-4.5	470	463	1.5
Proposals		99	85	74	16.5	33.8	371	255	45.5
Québec	**Que.**	**817**	**804**	**671**	**1.6**	**21.8**	**3,167**	**2,699**	**17.3**
Bankruptcies		508	492	450	3.3	12.9	1,926	1,748	10.2
Proposals		309	312	221	-1.0	39.8	1,241	951	30.5
Sherbrooke	**Que.**	**253**	**227**	**241**	**11.5**	**5.0**	**948**	**871**	**8.8**
Bankruptcies		162	170	161	-4.7	0.6	629	599	5.0
Proposals		91	57	80	59.6	13.8	319	272	17.3
Trois-Rivières	**Que.**	**189**	**207**	**194**	**-8.7**	**-2.6**	**776**	**726**	**6.9**
Bankruptcies		138	137	137	0.7	0.7	527	485	8.7
Proposals		51	70	57	-27.1	-10.5	249	241	3.3
Montréal	**Que.**	**4,800**	**4,745**	**4,745**	**1.2**	**1.2**	**19,802**	**19,376**	**2.2**
Bankruptcies		2,613	2,605	2,641	0.3	-1.1	10,764	11,055	-2.6
Proposals		2,187	2,140	2,104	2.2	3.9	9,038	8,321	8.6
Ottawa - Gatineau	**Ont./ Que.**	**1,043**	**1,101**	**1,167**	**-5.3**	**-10.6**	**4,407**	**4,377**	**0.7**
Bankruptcies		558	630	660	-11.4	-15.5	2,412	2,494	-3.3
Proposals		485	471	507	3.0	-4.3	1,995	1,883	5.9
Kingston	**Ont.**	**111**	**116**	**133**	**-3.5**	**-16.5**	**487**	**525**	**-7.2**
Bankruptcies		70	62	70	12.9	0.0	279	320	-12.8
Proposals		41	53	63	-22.6	-34.9	208	205	1.5
Peterborough	**Ont.**	**83**	**88**	**104**	**-5.7**	**-20.2**	**356**	**393**	**-9.4**
Bankruptcies		41	52	44	-21.2	-6.8	173	183	-5.5
Proposals		42	36	60	16.7	-30.0	183	210	-12.9
Oshawa	**Ont.**	**257**	**271**	**274**	**-5.2**	**-6.2**	**1,092**	**1,204**	**-9.3**
Bankruptcies		109	104	107	4.8	1.9	440	457	-3.7
Proposals		148	167	167	-11.4	-11.4	652	747	-12.7

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
Toronto	**Ont.**	**3,510**	**3,446**	**3,586**	**1.9**	**-2.1**	**14,254**	**15,169**	**-6.0**
Bankruptcies		1,306	1,359	1,451	-3.9	-10.0	5,532	6,032	-8.3
Proposals		2,204	2,087	2,135	5.6	3.2	8,722	9,137	-4.5
Hamilton	**Ont.**	**488**	**450**	**503**	**8.4**	**-3.0**	**1,935**	**2,092**	**-7.5**
Bankruptcies		214	196	245	9.2	-12.7	847	956	-11.4
Proposals		274	254	258	7.9	6.2	1,088	1,136	-4.2
St. Catharines - Niagara	**Ont.**	**383**	**327**	**387**	**17.1**	**-1.0**	**1,524**	**1,622**	**-6.0**
Bankruptcies		173	146	197	18.5	-12.2	690	797	-13.4
Proposals		210	181	190	16.0	10.5	834	825	1.1
Kitchener	**Ont.**	**371**	**357**	**348**	**3.9**	**6.6**	**1,470**	**1,516**	**-3.0**
Bankruptcies		170	146	178	16.4	-4.5	625	779	-19.8
Proposals		201	211	170	-4.7	18.2	845	737	14.7
Brantford	**Ont.**	**96**	**97**	**88**	**-1.0**	**9.1**	**419**	**463**	**-9.5**
Bankruptcies		45	37	30	21.6	50.0	174	200	-13.0
Proposals		51	60	58	-15.0	-12.1	245	263	-6.8
Guelph	**Ont.**	**79**	**65**	**84**	**21.5**	**-6.0**	**324**	**328**	**-1.2**
Bankruptcies		25	35	44	-28.6	-43.2	149	168	-11.3
Proposals		54	30	40	80.0	35.0	175	160	9.4
London	**Ont.**	**477**	**439**	**493**	**8.7**	**-3.2**	**1,887**	**1,913**	**-1.4**
Bankruptcies		223	198	252	12.6	-11.5	863	996	-13.4
Proposals		254	241	241	5.4	5.4	1,024	917	11.7
Windsor	**Ont.**	**305**	**292**	**262**	**4.5**	**16.4**	**1,191**	**1,156**	**3.0**
Bankruptcies		150	135	130	11.1	15.4	560	584	-4.1
Proposals		155	157	132	-1.3	17.4	631	572	10.3
Barrie	**Ont.**	**178**	**196**	**188**	**-9.2**	**-5.3**	**811**	**829**	**-2.2**
Bankruptcies		95	95	87	0.0	9.2	400	376	6.4
Proposals		83	101	101	-17.8	-17.8	411	453	-9.3
Greater Sudbury	**Ont.**	**201**	**209**	**166**	**-3.8**	**21.1**	**851**	**729**	**16.7**
Bankruptcies		109	97	79	12.4	38.0	417	362	15.2
Proposals		92	112	87	-17.9	5.7	434	367	18.3
Thunder Bay	**Ont.**	**71**	**84**	**75**	**-15.5**	**-5.3**	**337**	**288**	**17.0**
Bankruptcies		50	49	50	2.0	0.0	215	184	16.8
Proposals		21	35	25	-40.0	-16.0	122	104	17.3
Winnipeg	**Man.**	**339**	**323**	**300**	**5.0**	**13.0**	**1,262**	**1,133**	**11.4**
Bankruptcies		188	199	199	-5.5	-5.5	774	747	3.6
Proposals		151	124	101	21.8	49.5	488	386	26.4
Regina	**Sask.**	**121**	**126**	**115**	**-4.0**	**5.2**	**462**	**425**	**8.7**
Bankruptcies		56	49	59	14.3	-5.1	201	226	-11.1
Proposals		65	77	56	-15.6	16.1	261	199	31.2

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
Saskatoon	**Sask.**	**147**	**133**	**116**	**10.5**	**26.7**	**544**	**518**	**5.0**
Bankruptcies		67	64	59	4.7	13.6	263	292	-9.9
Proposals		80	69	57	15.9	40.4	281	226	24.3
Calgary	**Alta.**	**827**	**731**	**665**	**13.1**	**24.4**	**3,078**	**2,705**	**13.8**
Bankruptcies		334	287	286	16.4	16.8	1,237	1,178	5.0
Proposals		493	444	379	11.0	30.1	1,841	1,527	20.6
Edmonton	**Alta.**	**648**	**682**	**571**	**-5.0**	**13.5**	**2,553**	**2,411**	**5.9**
Bankruptcies		275	302	267	-8.9	3.0	1,168	1,160	0.7
Proposals		373	380	304	-1.8	22.7	1,385	1,251	10.7
Kelowna	**B.C.**	**127**	**154**	**137**	**-17.5**	**-7.3**	**567**	**593**	**-4.4**
Bankruptcies		62	86	65	-27.9	-4.6	273	310	-11.9
Proposals		65	68	72	-4.4	-9.7	294	283	3.9
Abbotsford	**B.C.**	**116**	**154**	**111**	**-24.7**	**4.5**	**504**	**522**	**-3.4**
Bankruptcies		45	67	69	-32.8	-34.8	230	312	-26.3
Proposals		71	87	42	-18.4	69.0	274	210	30.5
Vancouver	**B.C.**	**1,171**	**1,275**	**1,239**	**-8.2**	**-5.5**	**5,025**	**5,012**	**0.3**
Bankruptcies		480	540	586	-11.1	-18.1	2,210	2,581	-14.4
Proposals		691	735	653	-6.0	5.8	2,815	2,431	15.8
Victoria	**B.C.**	**284**	**265**	**242**	**7.2**	**17.4**	**1,168**	**1,096**	**6.6**
Bankruptcies		134	127	136	5.5	-1.5	546	595	-8.2
Proposals		150	138	106	8.7	41.5	622	501	24.2

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
St. John's	**N.L.**	**7**	**3**	**2**	**133.3**	**250.0**	**14**	**15**	**-6.7**
Bankruptcies		5	3	2	66.7	150.0	12	12	0.0
Proposals		2	0	0	–	–	2	3	-33.3
Halifax	**N.S.**	**7**	**10**	**7**	**-30.0**	**0.0**	**49**	**33**	**48.5**
Bankruptcies		6	10	7	-40.0	-14.3	35	26	34.6
Proposals		1	0	0	–	–	14	7	100.0
Moncton	**N.B.**	**7**	**3**	**4**	**133.3**	**75.0**	**18**	**15**	**20.0**
Bankruptcies		7	3	2	133.3	250.0	14	12	16.7
Proposals		0	0	2	–	-100.0	4	3	33.3
Saint John	**N.B.**	**0**	**3**	**3**	**-100.0**	**-100.0**	**8**	**10**	**-20.0**
Bankruptcies		0	2	2	-100.0	-100.0	7	7	0.0
Proposals		0	1	1	-100.0	-100.0	1	3	-66.7
Saguenay	**Que.**	**7**	**5**	**5**	**40.0**	**40.0**	**28**	**26**	**7.7**
Bankruptcies		6	4	5	50.0	20.0	22	16	37.5
Proposals		1	1	0	0.0	–	6	10	-40.0
Québec	**Que.**	**50**	**39**	**57**	**28.2**	**-12.3**	**178**	**202**	**-11.9**
Bankruptcies		38	32	40	18.8	-5.0	135	147	-8.2
Proposals		12	7	17	71.4	-29.4	43	55	-21.8
Sherbrooke	**Que.**	**4**	**6**	**15**	**-33.3**	**-73.3**	**25**	**39**	**-35.9**
Bankruptcies		3	5	8	-40.0	-62.5	19	27	-29.6
Proposals		1	1	7	0.0	-85.7	6	12	-50.0
Trois-Rivières	**Que.**	**17**	**9**	**8**	**88.9**	**112.5**	**47**	**33**	**42.4**
Bankruptcies		10	7	5	42.9	100.0	32	25	28.0
Proposals		7	2	3	250.0	133.3	15	8	87.5
Montréal	**Que.**	**283**	**242**	**352**	**16.9**	**-19.6**	**1,135**	**1,248**	**-9.1**
Bankruptcies		203	180	232	12.8	-12.5	831	887	-6.3
Proposals		80	62	120	29.0	-33.3	304	361	-15.8
Ottawa - Gatineau	**Ont./ Que.**	**44**	**38**	**39**	**15.8**	**12.8**	**189**	**178**	**6.2**
Bankruptcies		33	31	27	6.5	22.2	149	123	21.1
Proposals		11	7	12	57.1	-8.3	40	55	-27.3
Kingston	**Ont.**	**2**	**4**	**5**	**-50.0**	**-60.0**	**15**	**8**	**87.5**
Bankruptcies		2	4	4	-50.0	-50.0	13	6	116.7
Proposals		0	0	1	–	-100.0	2	2	0.0
Peterborough	**Ont.**	**1**	**1**	**1**	**0.0**	**0.0**	**4**	**1**	**300.0**
Bankruptcies		1	1	1	0.0	0.0	4	1	300.0
Proposals		0	0	0	–	–	0	0	–
Oshawa	**Ont.**	**4**	**7**	**7**	**-42.9**	**-42.9**	**34**	**29**	**17.2**
Bankruptcies		4	7	6	-42.9	-33.3	31	25	24.0
Proposals		0	0	1	–	-100.0	3	4	-25.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
Toronto	**Ont.**	**108**	**144**	**146**	**-25.0**	**-26.0**	**521**	**492**	**5.9**
Bankruptcies		87	115	111	-24.3	-21.6	401	368	9.0
Proposals		21	29	35	-27.6	-40.0	120	124	-3.2
Hamilton	**Ont.**	**23**	**13**	**17**	**76.9**	**35.3**	**67**	**47**	**42.6**
Bankruptcies		17	9	11	88.9	54.5	44	37	18.9
Proposals		6	4	6	50.0	0.0	23	10	130.0
St. Catharines - Niagara	**Ont.**	**9**	**6**	**12**	**50.0**	**-25.0**	**26**	**36**	**-27.8**
Bankruptcies		7	4	10	75.0	-30.0	19	28	-32.1
Proposals		2	2	2	0.0	0.0	7	8	-12.5
Kitchener	**Ont.**	**5**	**1**	**8**	**400.0**	**-37.5**	**12**	**33**	**-63.6**
Bankruptcies		5	1	7	400.0	-28.6	11	29	-62.1
Proposals		0	0	1	–	-100.0	1	4	-75.0
Brantford	**Ont.**	**3**	**6**	**3**	**-50.0**	**0.0**	**16**	**14**	**14.3**
Bankruptcies		3	3	3	0.0	0.0	11	10	10.0
Proposals		0	3	0	-100.0	–	5	4	25.0
Guelph	**Ont.**	**1**	**4**	**0**	**-75.0**	**–**	**12**	**2**	**500.0**
Bankruptcies		1	3	0	-66.7	–	6	2	200.0
Proposals		0	1	0	-100.0	–	6	0	–
London	**Ont.**	**6**	**9**	**8**	**-33.3**	**-25.0**	**25**	**28**	**-10.7**
Bankruptcies		5	4	5	25.0	0.0	16	20	-20.0
Proposals		1	5	3	-80.0	-66.7	9	8	12.5
Windsor	**Ont.**	**3**	**5**	**8**	**-40.0**	**-62.5**	**18**	**28**	**-35.7**
Bankruptcies		2	5	8	-60.0	-75.0	14	26	-46.2
Proposals		1	0	0	–	–	4	2	100.0
Barrie	**Ont.**	**3**	**7**	**4**	**-57.1**	**-25.0**	**22**	**19**	**15.8**
Bankruptcies		2	6	2	-66.7	0.0	17	14	21.4
Proposals		1	1	2	0.0	-50.0	5	5	0.0
Greater Sudbury	**Ont.**	**1**	**4**	**5**	**-75.0**	**-80.0**	**9**	**12**	**-25.0**
Bankruptcies		0	3	5	-100.0	-100.0	7	8	-12.5
Proposals		1	1	0	0.0	–	2	4	-50.0
Thunder Bay	**Ont.**	**1**	**2**	**2**	**-50.0**	**-50.0**	**7**	**10**	**-30.0**
Bankruptcies		0	2	1	-100.0	-100.0	6	8	-25.0
Proposals		1	0	1	–	0.0	1	2	-50.0
Winnipeg	**Man.**	**4**	**6**	**5**	**-33.3**	**-20.0**	**17**	**29**	**-41.4**
Bankruptcies		2	4	4	-50.0	-50.0	11	25	-56.0
Proposals		2	2	1	0.0	100.0	6	4	50.0
Regina	**Sask.**	**8**	**14**	**4**	**-42.9**	**100.0**	**40**	**32**	**25.0**
Bankruptcies		4	10	4	-60.0	0.0	26	20	30.0
Proposals		4	4	0	0.0	–	14	12	16.7

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2015	Q3 2015	Q4 2014	Q3 2015 to Q4 2015	Q4 2014 to Q4 2015	12-31-2015	12-31-2014	% Change
Saskatoon	**Sask.**	**6**	**2**	**9**	**200.0**	**-33.3**	**15**	**24**	**-37.5**
Bankruptcies		6	2	6	200.0	0.0	13	18	-27.8
Proposals		0	0	3	--	-100.0	2	6	-66.7
Calgary	**Alta.**	**15**	**8**	**11**	**87.5**	**36.4**	**48**	**56**	**-14.3**
Bankruptcies		14	5	11	180.0	27.3	38	41	-7.3
Proposals		1	3	0	-66.7	--	10	15	-33.3
Edmonton	**Alta.**	**5**	**15**	**13**	**-66.7**	**-61.5**	**42**	**41**	**2.4**
Bankruptcies		1	12	10	-91.7	-90.0	30	32	-6.3
Proposals		4	3	3	33.3	33.3	12	9	33.3
Kelowna	**B.C.**	**4**	**5**	**1**	**-20.0**	**300.0**	**17**	**10**	**70.0**
Bankruptcies		3	5	0	-40.0	--	14	7	100.0
Proposals		1	0	1	--	0.0	3	3	0.0
Abbotsford	**B.C.**	**3**	**1**	**3**	**200.0**	**0.0**	**8**	**9**	**-11.1**
Bankruptcies		2	1	2	100.0	0.0	7	2	250.0
Proposals		1	0	1	--	0.0	1	7	-85.7
Vancouver	**B.C.**	**32**	**30**	**28**	**6.7**	**14.3**	**110**	**140**	**-21.4**
Bankruptcies		20	24	24	-16.7	-16.7	75	110	-31.8
Proposals		12	6	4	100.0	200.0	35	30	16.7
Victoria	**B.C.**	**7**	**2**	**3**	**250.0**	**133.3**	**13**	**23**	**-43.5**
Bankruptcies		6	2	2	200.0	200.0	10	18	-44.4
Proposals		1	0	1	--	0.0	3	5	-40.0